

Express Mailing Label No: EV 329 631 810 US

PATENT APPLICATION

Docket No: 15790.2

DECLARATION, POWER OF ATTORNEY, AND PETITION

We,

- (1) Name: W. Bradley Wilkes
 Address: 111 Sunset Drive
 Alpine, Utah 84004
 Citizenship: United States
- (2) Name: Dan Roper
 Address: 1633 North Grandview Lane #14
 Provo, Utah 84604
 Citizenship: United States

declare: that our citizenship, residence address, and post office address are as set forth above; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE MERCHANT ACCOUNTS for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to herein; and that we acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that

such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents those listed under the following Customer Number with full power to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

922913
Customer Number

All correspondence and telephonic communications should be directed to:

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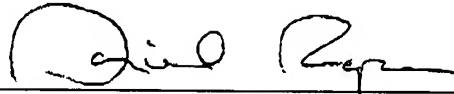
Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed this 30 day of October, 2003.

Inventor: W. Bradley Wilkes
W. Bradley Wilkes
111 Sunset Drive
Alpine, Utah 84004

Signed this 30 day of OCTOBER, 2003.

Inventor:



Dan Roper
1633 North Grandview Lane #14
Provo, Utah 84604

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